

Study Finds: Coffee Drinkers Pay More for Life Insurance



Warning this is a bad news coffee drinkers. Regardless of some findings that coffee does not have an effect on health unfavorably, a new survey of 1,000 coffee drinkers and non-coffee drinkers who have life insurance, commissioned by New York City-based life insurance quote comparison site Life Ant, has discovered that on average, the coffee drinkers are paying more for their life insurance than their non-coffee drinking

corresponding person. The survey uncovered that the normal coffee drinker pays nearly an astounding 20% more for equivalent life insurance coverage.

AXIS Capital is a group of global insurer and reinsurer, providing clients and distribution partners with a broad range of specialized risk transfer products and services. We serve a host of industries and diverse coverage needs through our operating subsidiaries and branch offices in Bermuda, Australia, Canada, Europe, Latin America, Singapore and the United States. The company also service SE Asian countries such as Jakarta Indonesia, KL Malaysia and many more. The company has found out the link between Coffee drinkers and why they pay more for life insurance.

The survey depended on self-reporting, and covered 500 life insurance owners who drank coffee at the period of their application, and 500 who did not. To evade the result that dissimilar kinds of life insurance have on price, the survey used owners of term life insurance. It also restricted the range to policies with under \$500,000 of death benefit, and the modification in average death benefit amongst the coffee drinkers and non-drinking groups was not statistically important.

The paramedical exam could be where the concern is for coffee drinkers. In a paramedical exam, the examiner will take the blood pressure and the heart rate of the life insurance applicant. Commonly speaking, a lower heart rate and lower blood pressure correspond with greater cardiovascular health, and a lengthier life expectation. Consequently, life insurance companies weight these issues very sturdily in their guaranteeing process for the purposes of defining rate class, and so price for the insured person.

Coffee, and in specific caffeine, is intensely linked with a shrill increase in blood pressure. According to a meta-analysis of controlled clinical trials looking at this issue published by the American Heart Association, consumption of coffee is associated with a statistically significant rise in both systolic and diastolic blood pressure for up to 24 hours after consumption. This is not useful for someone getting life insurance underwriting.

According to a 2005 study underwriters may also look at cortisol levels in the blood, because this is a marker of stress and higher levels are also associated with greater cardiovascular risk. According to a study published by the NCBI, caffeine has also been shown to increase cortisol release into the bloodstream.

If someone consumes coffee or any caffeinated drink any time in the day prior to their life insurance exam, risks are that they are going to display a higher heart rate, higher blood pressure, and higher cortisol levels compare if they did not drink coffee. This possibly will be causing them to receive on average somewhat worse health ratings from underwriting.

One more reason may be that coffee drinkers on average are less healthy than non-coffee drinkers; however this result was not accounted for in the review.

Reference:

<http://ameliagaby06.wordpress.com/tag/axis-capital-group-insurance-fraud-malaysia-jakarta-asian-region/>

<http://carterhancock965.wordpress.com/tag/axis-capital-group-tips-to-avoid-fraud-malaysia-jakarta-region/>